



VIRGIN ISLANDS HOUSING FINANCE AUTHORITY

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REQUEST FOR PROPOSALS

for

HOMEOWNER ASSISTANCE FUND CASE MANAGEMENT SERVICES AND SYSTEM ADDENDUM II

RFP 013-2022-STT/STX

Issue date:

October 3, 2022

Submittal deadline:

October 11, 2022

Contact person:

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 *Unlocking the Door to Affordable Housing*

“CONFIDENTIAL BID SUBMISSION”

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RFP 013-2022-STT/STX REQUEST FOR PROPOSALS HOMEOWNER ASSISTANCE FUND CASE MANAGEMENT SERVICES AND SYSTEM ADDENDUM II

This addendum is issued to modify the previously issued RFP document and/or given for informational purposes and is hereby made a part of the RFP document. The Respondent must acknowledge the receipt of any and all addenda by completing RFP Cover Letter, Enclosure Document A.

The Virgin Islands Housing Finance Authority (“VIHFA”) is providing responses to questions asked by potential Respondents. Below are the questions and the responses as follows:

1. Whether companies from Outside USA can apply for this? (like from India or Canada) **If a company from outside the USA wants to apply, the company must meet all the requirements in the solicitation and be able to provide the necessary corporate documents to be awarded the contract. Please refer to section 16.0 (Contents of Proposal Package) and 17.0 (Required Documents) for further information.**
2. Whether we need to come over there for meetings? **The VIHFA is amenable to scheduling virtual meetings to the greatest extent possible; however, we reserve the right to hold in-person meetings with reasonable notice to the vendor.**
3. Can we perform the tasks (related to RFP) outside USA? (Like, from India or Canada) **Please refer to the responses to Question 1 and Question 2.**
4. Can we submit the proposals via email? **Yes, please refer to section 15.0, Delivery of Proposal Package for the requirements.**
5. Based on the treasury plan you submitted, we see you have 5 potential programs identified that applicants can apply for. Will applicants be considered for all 5 programs, or will they have to specify which program they want to be considered for? Is the \$25,000 benefit cap, a per applicant cap or a per program cap? **The VIHFA anticipates that some applicants will specify the program area(s) for which they are seeking assistance. The \$25,000 benefit cap is a per applicant cap – i.e., it represents the maximum cumulative amount of assistance that an applicant may receive regardless of the number of program areas for which assistance is provided.**

6. The CDF (common data file) is the generally accepted protocol for agencies to communicate with servicers (please see attached example). How does the agency plan on engaging with loan servicers to submit HAF benefits and exchange this file? **The Respondent may make necessary recommendations on how best to exchange the CDF file with servicers.**
7. What portion of your agency's ERAP applications are processed digitally versus paper-based? **The VIHFA would like all applications to be processed digitally.**
8. What internal resources does the agency currently have to support HAF?
The VIHFA will utilize in-house HUD certified counselors to provide short-term counseling for homeowners that have deemed eligible for HAF. The VIHFA will also utilize other in-house staff resources to assist with the eligibility determination process. For homeowners requiring greater than \$25,000.00 in assistance, the counselors will work with the client and the lender to identify appropriate loss mitigation program to avoid foreclosure. If the VIHFA is the client's lender, the counselor will work directly with the staff of the Collections and Servicing Division and the Legal Counsel to modify the loan to avoid foreclosure.
9. Do you anticipate pairing every applicant with a HUD counselor and if so, can they provide in-person support to applicants with the application process? **The VIHFA anticipates providing counseling to every applicant utilizing a HUD-certified counselor; however, due to the limited number of counselors, it is not anticipated that counselors will be able to provide in-person support to applicants with the application process.**
10. Would you consider removing the requirement for local staff in the Virgin Islands? If not, can any explanation be provided? **The VIHFA will not remove the requirement for the Respondent to provide local staff in the Territory. The Authority is committed to the availability of in-person intake locations where clients who do not have access to computers will be able to physically submit documents as required.**



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